

BML ISLAMIC WORKING CAPITAL FINANCE

Application Form

For Bank use only

Customer No:

Financing Reference No:

IMPORTANT INFORMATION

Financing Purpose

- The facility can be utilized for Shari'ah Compliant working capital needs only.

Financing Amount

- Up to MVR 3 million (20% of the 3 year average annual sale)

Qualifying criteria

- Business should be registered in Maldives
- Business should be active for the past 3 years
- Business should be Profitable for the past 2 years

Repayment period

- Term Financing facilities – 3 years (36 months)
- BML Islamic Overdraft, BML Islamic Bank Guarantee, BML Islamic Trade Murabaha – 1 year (12 months)

Repayment capacity

- Income from business/project must be sufficient to cover the proposed repayment amount. All income need to be verified through documents and/or account operation for it to be considered in assessing the repayment capacity.

Security

- Stock and Receivables
- Personal Guarantee of Shareholders/Directors
- 15% cash margin for Letter of Credit

SECTION 1 - YOUR DETAILS (BUSINESS & INSTITUTIONS ONLY)

Name

Registration No.

Registration Date

Type of Business

Private Limited Company

Public Limited Company

Sole Proprietor

Partnership

Others, please specify

Registered Address

Present Business Address

Phone No:

Email

Fax No:

Main lines of business

Total Investment

SIGNATURE:

PAGE 1 of 10

Details of Sole Proprietor/Partners/Shareholders Name	ID Card No.	Designation	No. of shares held	% of Shares held

SECTION 2 - BANKING DETAILS

Bank / Branch	Account Number	Currency <input type="checkbox"/> MVR <input type="checkbox"/> USD <input type="checkbox"/> MVR <input type="checkbox"/> USD <input type="checkbox"/> MVR <input type="checkbox"/> USD <input type="checkbox"/> MVR <input type="checkbox"/> USD
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SECTION 3 - YOUR ASSETS

Tick the relevant boxes	<input type="checkbox"/> Fixed Deposit / Investment account <input type="checkbox"/> Provident Fund <input type="checkbox"/> Shares <input type="checkbox"/> Pension Fund																
Movables (Please write the quantity of each type of asset you own in the boxes)	<input type="text"/> <input type="text"/> Motor Cycle <input type="text"/> <input type="text"/> Car <input type="text"/> <input type="text"/> Vessel <input type="text"/> <input type="text"/> Others, please specify																
Is your asset insured?	<input type="checkbox"/> No <input type="checkbox"/> Yes, Please list all insured asset(s)																
Immovable	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Property name</th> <th style="width: 20%;">Country</th> <th style="width: 20%;">Is your property mortgaged?</th> <th style="width: 30%;">Is your property insured?</th> </tr> </thead> <tbody> <tr> <td>.....</td> <td>.....</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>.....</td> <td>.....</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>.....</td> <td>.....</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </tbody> </table>	Property name	Country	Is your property mortgaged?	Is your property insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property name	Country	Is your property mortgaged?	Is your property insured?														
.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No														
.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No														
.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No														

SECTION 4 - INCOME & EXPENDITURE DETAILS(SOLE PROPRIETORS ONLY)

Average Monthly Income (please provide breakdown of major sources)

Details	Amount	Bank	Account Number through which income is routed
Sales		
Rental Income		
Vessel Income		
Other Income		
Total Income:			

SIGNATURE:

Average Monthly Expenditure (please provide breakdown of major sources)

Details	Amount (in MVR)
Cost of Goods Sold	
Gross Profit	
Rent	
Personnel Expenses	
Utilities	
Marketing Expenses	
Admin Expenses	
Other Expenses	
Net Profit	

SECTION 5 - LIABILITY/CREDIT FACILITY/FINANCING FACILITY DETAILS

Existing loans / financing and borrowings from third parties	Lender/financier name			Amount borrowed/financed	
	Security	Purpose			Amount outstanding
	Lender/financier name			Amount borrowed/financed	
	Security	Purpose			Amount outstanding
Existing credit facilities (Credit schemes, Letters of credit, Overdrafts etc.)	Name of Institute			Amount borrowed/financed	
	Security	Type of facility			Amount outstanding
	Name of Institute			Amount borrowed/financed	
	Security	Type of facility			Amount outstanding
	Name of Institute			Amount borrowed/financed	
	Security	Type of facility			Amount outstanding

SIGNATURE:

Credit cards	Name of Institute <input type="text"/>	Expiry date <input type="text"/>
	Card type <input type="text"/>	Card limit <input type="text"/>
	Amount outstanding <input type="text"/>	
Credit cards	Name of Institute <input type="text"/>	Expiry date <input type="text"/>
	Card type <input type="text"/>	Card limit <input type="text"/>
	Amount outstanding <input type="text"/>	
Credit cards	Name of Institute <input type="text"/>	Expiry date <input type="text"/>
	Card type <input type="text"/>	Card limit <input type="text"/>
	Amount outstanding <input type="text"/>	
Corporate / Personal guarantees provided for credit facilities in the names of other persons / entities	Borrower's name / Client's name <input type="text"/>	ID Number <input type="text"/>
	Lender / Financier name <input type="text"/>	Guarantee Amount <input type="text"/>
	Type of facility <input type="text"/>	
Corporate / Personal guarantees provided for credit facilities in the names of other persons / entities	Borrower's name / Client's name <input type="text"/>	ID Number <input type="text"/>
	Lender / Financier name <input type="text"/>	Guarantee Amount <input type="text"/>
	Type of facility <input type="text"/>	
Collateral /Securities provided for credit facilities in the names of other persons / entities	Borrower's / Client's name <input type="text"/>	ID Number <input type="text"/>
	Lender / Financier name <input type="text"/>	Guarantee Amount <input type="text"/>
	Collateral provided <input type="text"/>	Type of facility <input type="text"/>
Collateral /Securities provided for credit facilities in the names of other persons / entities	Borrower's / Client's name <input type="text"/>	ID Number <input type="text"/>
	Lender / Financier name <input type="text"/>	Guarantee Amount <input type="text"/>
	Collateral provided <input type="text"/>	Type of facility <input type="text"/>

SECTION 6 - DETAILS OF RELATED BUSINESSES

Any company in which you hold shares or are on the Board of Directors

Name of entity	Registration Number	Registered Date	% of Shares held

SECTION 7 - PURPOSE OF FACILITY

Please select the facility type and select/state the purpose of financing under BML Islamic Working Capital Financing

Term Financing facility:

For Working Capital

Finance purchase of inventory

Meet operational expenses

BML Islamic Bank Guarantee (please specify the type and purpose)

.....

BML Islamic Trade Murabaha (please specify the type and purpose of Letter of Credit)

.....

.....

BML Islamic Overdraft (please specify the purpose)

.....

.....

Refinance existing loans / financing facility

Facility Type

Borrowed from

Purpose of existing facility

Current outstanding

Reason for refinance

To increase existing financing facility

Facility Type

Reason for enhancement

Meet cost escalations

Complete next phase

Other (Specify)

Loan / Financing amount previously taken

Additional funds required

SECTION 8 - FINANCING REQUIREMENT

Quotation amount (if required)																																																															
BML Islamic Term Financing	Financing Amount	<input type="checkbox"/> MVR <input type="checkbox"/> USD	Tenure <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months																																																												
BML Islamic Bank Guarantee - limit	Financing Amount	<input type="checkbox"/> MVR <input type="checkbox"/> USD	Tenure <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months																																																												
BML Islamic Letter of Credit - limit	Financing Amount	<input type="checkbox"/> MVR <input type="checkbox"/> USD	Tenure <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months																																																												
BML Islamic Trade Murabaha	Financing Amount	<input type="checkbox"/> MVR <input type="checkbox"/> USD	Tenure <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months																																																												
BML Islamic Wakala based Overdraft	Financing Amount	<input type="checkbox"/> MVR <input type="checkbox"/> USD	Tenure <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months																																																												
Instructions for deposit & repayment of financing (must be of same currency as financing facility)	Account to which financing funds to be deposited Repayment account Account to deduct all fees, charges and takaful contribution	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px; text-align: center;">7</td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> <td style="border: 1px solid black; width: 20px;"></td> </tr> </table>		7	7																			7	7																			7	7																		
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SECTION 9 - COLLATERAL / SECURITY DETAILS

<input type="checkbox"/> Stock & Inventory	<input type="checkbox"/> Fixed Assets & Equipments	<input type="checkbox"/> Receivables																										
Location	Location	Debtors (May attach a list of receivables)																										
1.																												
2.																												
3.																												
4.																												
5.																												
Declared Value	Declared Value	Declared Value																										
<input type="checkbox"/> Personal Guarantee of the Directors / Shareholder of the Company	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; padding: 5px;">Name</td> <td style="width: 30%; padding: 5px;">ID Number</td> </tr> <tr> <td style="padding: 5px;"><input style="width: 95%;" type="text"/></td> <td style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="2" style="padding: 5px;">Permanent Address</td> </tr> <tr> <td colspan="2" style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="2" style="padding: 5px;">Director / Shareholder / Partner</td> </tr> <tr> <td colspan="2" style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="2" style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;">Name</td> <td style="padding: 5px;">ID Number</td> </tr> <tr> <td style="padding: 5px;"><input style="width: 95%;" type="text"/></td> <td style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="2" style="padding: 5px;">Permanent Address</td> </tr> <tr> <td colspan="2" style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="2" style="padding: 5px;">Director / Shareholder / Partner</td> </tr> <tr> <td colspan="2" style="padding: 5px;"><input style="width: 95%;" type="text"/></td> </tr> </table>		Name	ID Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Permanent Address		<input style="width: 95%;" type="text"/>		Director / Shareholder / Partner		<input style="width: 95%;" type="text"/>				Name	ID Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Permanent Address		<input style="width: 95%;" type="text"/>		Director / Shareholder / Partner		<input style="width: 95%;" type="text"/>	
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	Permanent Address	<input type="text"/>		
	Director / Shareholder / Partner	<input type="text"/>		
	Name	<input type="text"/>	ID Number	<input type="text"/>
	Permanent Address	<input type="text"/>		
	Director / Shareholder / Partner	<input type="text"/>		

SECTION 10 - TAKAFUL

<p>Takaful cover should be taken for the collateralized stock</p> <p>Please specify preferred Takaful plan</p>	<input type="checkbox"/> Takaful cover to be taken for the whole tenure as a single contribution using customer's own funds
	<input type="checkbox"/> Takaful contribution for the whole tenure to be added to the financing amount (in case of Murabaha, the Bank's profit portion may increase respectively)
	<input type="checkbox"/> Takaful contribution for the first year to be:
	<input type="checkbox"/> Added to the financing amount or, (in cases of Murabaha, the Bank's profit portion may increase respectively) <input type="checkbox"/> To be paid by customer's own fund
<p>The customer will prepay the takaful contribution for the remaining years in monthly installments to the Bank and at the end of each year Bank will pay the collected takaful contribution to the takaful operator on behalf of the customer.</p>	

DECLARATION

1. This declaration is made to Bank of Maldives Plc.
2. I/We confirm that all information provided in this application form (and supporting documents) is true and correct, and that no relevant information has been withheld.
3. I/We understand that the processing of this application will require adequate time, and is subject to the financing criteria and standard approval process of the Bank.
4. I/We will not make attempts to influence the decision of the Bank by canvassing any members of the Management or Approval Authorities.
5. I/We agree not to utilize the facility (including the asset constructed under the facility) for any Shari'ah non-compliant purposes.
6. I/We acknowledge that the Bank may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change prior to closing of the financing. I/We ensure that the detailed business proposal along with the past and forecasted cash flow and the profit and loss of the business that we have submitted are true, factual and realistic and/or are based on true and factual information.
7. I/We further understand that the Bank reserves the right to reject this application (or if after approval, to cancel the facility and call back the entire outstanding amount of share redemption payments and lease and other payments) if this application or my/our actions are in contradiction to the above.
8. I/ We agree to insure the financed asset, mortgaged asset and any other asset the bank may specify by taking and maintaining a Takaful policy that meets the requirements of the bank, until all outstanding lease/profit amounts and all other payments are fully paid.
9. I/ We agree to mortgage any asset the bank may specify from the equipment and business assets under the facility, until all outstanding lease/profit amounts and all other payments are fully paid.
10. I/ We agree to sign a guaranty to take all responsibilities regarding the facility, until all outstanding lease/profit amounts and all other payments are fully paid.
11. I/We further understand that relevant charges and fees will apply as per the BML Islamic's prevailing Schedule of Charges & Fees and amendments thereto, and that it is my/our responsibility to clarify such applicable charges.
12. I/We acknowledge that the Bank may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change.
13. I/We agree that the Bank may at any time and without notice combine or consolidate all or any accounts in the names of a customer, irrespective of the currency denomination, and/or transfer any sums standing to the credit of such accounts towards satisfaction of any liabilities to the Bank in the name/s of the depositor(s) or any commitments entered into by the Bank on behalf of the depositor(s).
14. For Murabaha Facilities:
 - 14.1. I/We agree to liaise between any third party/Agent and the Bank, as per the request of the Bank and acknowledge that the Bank may continuously rely on the information contained in any document liaised via me/us, and agree to perform as per any arrangements entered into based on such information.
 - 14.2. I/We undertake to purchase the goods detailed in the attached Quotation(s) and/or as approved by the Bank from the merchant/an authorized agent of the Bank and take delivery of the said goods, and any transaction required by the Bank, as per the Murabaha concept used in Islamic Banking and as per the terms of this facility.
 - 14.3. I/We undertake to pay all and any payment according to any agreed payment schedule.
 - 14.4. I/We have not purchased the goods and I/We am/are not the owner of the goods.
 - 14.5. I/We agree that any actual liability that maybe incurred on the Bank due to my/our failure to buy the goods for any reason or failure to make regular payments as per the schedule shall be borne by me/us.
 - 14.6. I/We agree and understand that the Bank is not responsible or liable for any additional aftersales services provided by the Merchant/Supplier /Agent.
15. I/We agree to the General Terms and Conditions for BML Islamic Financing Facilities which forms an integral part of this form, and offer to enter into the relevant contract(s)/ arrangement(s) with the Bank.

Date

For Businesses & Institutions

Name

Designation

Signature

.....

Company Seal

- This checklist is an integral part of the BML Islamic Working Capital Finance Application Form
- All Applicants shall fill all sections of this Checklist
- Additional documents may be required for the application upon request from the Bank
- This check list is for reference only and the requirements stated may change from time to time. Should there be any inconsistencies between this document and the Bank's internal policy and procedures, the latter shall prevail

LIST OF DOCUMENTS TO BE PROVIDED WITH APPLICATION

Document Type		Document Name	Tick if Submitted
SECTION A - IDENTIFICATION & BUSINESS INCORPORATION			
SOLE PROPRIETORS	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Original	Completed "Information form for personal banking customers – This form is required for each director, Ultimate beneficial owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Registration Certificate	<input type="checkbox"/>
		Business Name Registration	<input type="checkbox"/>
COMPANIES	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank) Note: This Form is required for the company and EACH shareholding entity	<input type="checkbox"/>
		Completed "Information form for personal banking customers – This form is required for each Director, Ultimate Beneficial Owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Certificate of Incorporation or Registration	<input type="checkbox"/>
		Memorandum of Association including any amendments thereto	<input type="checkbox"/>
		Articles of Association including any amendments thereto	<input type="checkbox"/>
		Latest company profile issued from Ministry of Economic Development	<input type="checkbox"/>
	Original	Resolution of the Board of Directors – This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all Directors) & Authorized signatory for all documentation	<input type="checkbox"/>
PARTNERSHIPS	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank) Note: This Form is required for the company and EACH shareholding entity	<input type="checkbox"/>
		Completed "Information form for personal banking customers – This form is required for each Partner, Ultimate Beneficial Owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Share Structure & List of Partners	<input type="checkbox"/>
		Partnership Deed/ Agreement	<input type="checkbox"/>
		Certification of Registration	<input type="checkbox"/>
Original	Resolution – This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all partners) & Authorized signatory for all documentation	<input type="checkbox"/>	
SECTION B - FINANCIAL STATEMENTS			
FINANCIAL STATEMENTS	Copy	Financials for the Past 2 Financial Years. Audited financials is required for applications with total exposure above MVR 1 million or equivalent amount in USD & Prepares Audit for Tax compliance (Audited by a MIRA approved auditor)	<input type="checkbox"/>
		Management Accounts of Current Year	<input type="checkbox"/>
		Cash flow statement for the past 12 months with notes	<input type="checkbox"/>
		Projected Cash flow statement for the facility period with notes and assumptions (as per format provided by the Bank)	<input type="checkbox"/>
		Evidence of payment of Zakat al'Mal (if applicable)	<input type="checkbox"/>

SIGNATURE:

		SECTION C - TAX DOCUMENTS All applicants shall submit the following tax documents if all or any of the declared income is subject to disclosure for tax compliance	
TAX DOCUMENTS	Copy	BPT registration Certificate	<input type="checkbox"/>
		GST/TGST registration Certificate	<input type="checkbox"/>
		Final BPT Return Statements for past 1 Year	<input type="checkbox"/>
		BPT Payment Vouchers for past 1 Year	<input type="checkbox"/>
		GST Returns for past 12 months	<input type="checkbox"/>
		GST/TGST Payment Vouchers for past 12 months	<input type="checkbox"/>
		Payment Agreement with MIRA to pay overdue (If any)	<input type="checkbox"/>
		Up to date Tax Clearance Report	<input type="checkbox"/>
		SECTION D - OTHER DOCUMENTS	
FOR ALL APPLICANTS	Copy	Account statement for the past 6 months from the bank where account is being operated (if other than BML)	<input type="checkbox"/>
		Details of ongoing & completed projects for past 12 months as per bank format (soft copy will be made available to you upon request)	<input type="checkbox"/>
		Quotations/BOQ	<input type="checkbox"/>
		Business Profile; Nature of business, Products & services, Outlets/location, major suppliers, major customers & Fund utilization	<input type="checkbox"/>
		Lease Agreements of the premises where the business is operating	<input type="checkbox"/>
		Disbursement Plan	<input type="checkbox"/>
		Stock list as per Bank format (PDF and Excel)	<input type="checkbox"/>

- Definitions
- "Beneficial Owner" means the natural person who ultimately controls a customer, or the person on whose behalf a transaction is being conducted, or the person who exercises ultimate effective control over a legal person or arrangement

For Bank use only

	Staff ID:	Signature:	Business Unit:	Date:								
Form & Supporting documents received by:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y					
Information verified by:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y					
Information input to system by:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y					

SIGNATURE: